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Mortgage Rates Slightly Higher to Begin Shortened Week

Mortgage rates **moved sideways to slightly higher** today, keeping them in an exceptionally narrow range that's persisted for the entire month of March. As of last Thursday, rates looked like they might make an attempt to challenge the lower boundary of that range, but they quickly backed off (or backed "up" as the case may be). Friday and today have seen a fairly steady move back toward the middle of March's range.

Context is also important. While we can talk about "movement" in a literal sense in the past few days, for all practical purposes, the average mortgage seeker wouldn't be seeing much of a difference. **Note rates** (the interest rate at the top of a mortgage "note"--the one that determines the payment when applied to a principal balance) haven't moved at all for most scenarios in March. **Effective rates** (a combination of the note rate and upfront costs) have only moved a little bit.

Bond markets may not be eager to upset the status quo given the holiday-shortened work-week (bond markets closed for Good Friday)--not to mention the fact that it's Spring Break for much of the country. In other words, prospects for **bigger rate changes** are pretty dim.

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National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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